

Abstract of the Disclosure

A process for verifying the identity of an individual over a computer network, which maintains the privacy and anonymity of the individual's identity characteristic. with the steps of: At least one computer on the network acts as an authentication server, it has a unique network address, At least one computer on the network acts as a name server, it has a unique network address, Individuals enroll when an exemplar signature is captured and sent to authentication server, Authentication server stores exemplar signature and assigns it a unique network address, Authentication server sends unique network address (a "virtual signature") to enrolling individual, Identity of enrolled individual authenticated when sample signature sent to address of "virtual signature", Authentication server compares exemplar signature to sample signature, and Authentication server returns result of comparison to sender .